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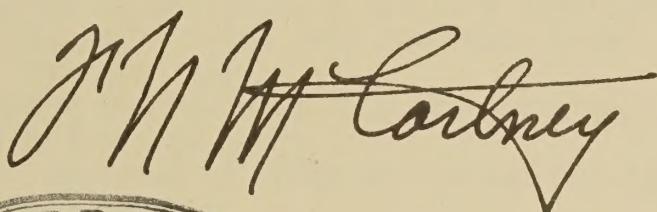
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UNITED STATES DEPARTMENT OF AGRICULTURE

FEDERAL CROP INSURANCE CORPORATION

CROP INSURANCE UNDERWRITING MANUAL

This manual is applicable to all commodities in establishing coverages and premium rates for 1957 and succeeding crop years and will remain in effect until revised or superseded. However, in the case of citrus and tobacco under the ownership program, certain provisions of this manual may not be applicable. In such cases supplemental procedures are applicable. This manual supersedes the Crop Insurance Underwriting Manual issued July 1953. Supplemental instructions for the various commodities, giving details applicable only to the commodity, will be used to supplement this manual.



Manager

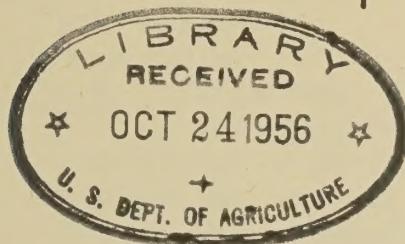


TABLE OF CONTENTS

	Page
PART I ORGANIZATION AND OBJECTIVES	1
PART II GENERAL UNDERWRITING POLICY	1
Section 1. Basic Underwriting Principles	1
Section 2. Determination of County Average Coverages and County Average Premium Rates	2
PART III UNDERWRITING OPERATIONS AND METHODS	2
<u>Section 1. General</u>	2
A. Forms for Recording Areas, Coverages and Premium Rates	2
B. Rounding of Fractions	3
C. Local Purchase of Necessary Materials	3
<u>Section 2. Determination and Mapping of Coverage and Premium Rate Areas</u>	4
A. Counties Establishing a New Crop Insurance Program	4
B. Counties Operating a Crop Insurance Program During the Preceding Year	11
PART IV APPROVAL, TRANSMITTAL, FILING AND VOIDING OF ACTUARIAL FORMS AND MATERIALS	12
<u>Section 1. Approval of Forms FCI-33, Crop Insurance Maps</u>	12
A. Counties Establishing a New Crop Insurance Program or Revising Crop Insurance Maps for Previous Years	12
B. Counties Not Revising Crop Insurance Maps From Previous Years	14
<u>Section 2. Approval of Forms FCI-34 and FCI-35</u>	14
A. Form FCI-34	14
B. Form FCI-35	15
<u>Section 3. Transmittal, Filing and Voiding of Actuarial Forms</u>	15
A. Transmittal of Forms FCI-33	15
B. Transmittal of Forms FCI-34 and FCI-35	15
C. Date by Which Actuarial Forms Must Be On File in the County Office	15
D. Filing of Actuarial Forms	16
E. Voiding Crop Insurance Maps, Form FCI-33	20
PART V ELIMINATION OF POOR INSURANCE RISKS	20
<u>Section 1. Purpose of Screening Out Poor In- surance Risks</u>	20
<u>Section 2. Preparation of Form FCI-25, Record of Crop Insurance Experience</u>	21

A. General	21
B. Data to be Recorded on Form FCI-25	23
<u>Section 3.</u> Form FCI-26, Adjuster's Report	26
A. Importance of the Loss Adjuster in Developing A Sound Actuarial Basis	27
B. Preparation of Form FCI-26	27
C. Analysis and Filing of Forms FCI-26	29
<u>Section 4.</u> The List of Ineligible Producers	31
A. Preparing the List of Ineligible Producers	31
B. Analysis of Individual Insurance Experience	31
 PART VI MAP OF CROP INSURANCE EXPERIENCE	32
 PART VII ACCUMULATING AND ANALYZING INSURANCE EXPERIENCE	33

CROP INSURANCE UNDERWRITING MANUAL

PART I - ORGANIZATION AND OBJECTIVES

The Federal Crop Insurance Act provides that the Corporation fix adequate premiums for insurance at rates deemed sufficient to cover crop losses and to establish as expeditiously as possible a reasonable reserve against unforeseen losses. It is the objective of the Underwriting Division to establish sound and equitable actuarial basis for insurance on agricultural commodities in conformance with the provisions of the Act. One of the means of achieving this objective is to require that sound underwriting practices be adhered to in all phases of the administration of the program. The purpose of this manual is to prescribe uniform and sound underwriting techniques.

The Underwriting Division is composed of Office of the Director, the Underwriting Staff, the Actuarial Statistics Branch, all of which are located in the Washington Office, and the Regional Underwriting Offices. The Regional Underwriting Offices are under the direction of the Office of the Director.

PART II - GENERAL UNDERWRITING POLICY

SECTION I - BASIC UNDERWRITING PRINCIPLES

As with any other type of insurance one of the major requirements of a successful all-risk crop insurance program is a sound actuarial structure. Basically insurance underwriting involves the determination of the probability of loss for the liability assumed. The recognized method of measuring expected risk of loss is from previous insurance experience over a representative period of years.

In case of all risk Crop Insurance, however, insurance experience for a truly representative period of years is still not available. Therefore, it is necessary to estimate, by the application of proper statistical methods, the risk of loss for that portion of the representative period for which insurance experience is not available.

Recognizing that such estimates are sometimes inadequate, the Corporation follows the policy of incorporating the actual insurance experience into county and area premium rates as rapidly as possible. Since experience eventually determines the premium rate producers will pay, it is of utmost importance that a sound initial actuarial basis be developed. In order that premium rates not fluctuate widely from year to year, it is necessary that each county build an adequate reserve of premiums over indemnities.

A sound actuarial basis for insuring any crop requires: (1) elimination of all poor risks, (2) an accurate classification of land in the county on the basis of productivity, (3) establishing a premium rate on all areas of land adequate to cover the risk of loss and to establish a reasonable reserve, and (4) distribution of the insurance participation over all insurable areas so as to obtain the best possible distribution of risk.

It is essential that persons engaged in performing underwriting duties be thoroughly familiar with the insurance policy and all phases of the insurance program. This is necessary in order to evaluate properly and interpret the many factors involved in insurance underwriting. All forms and procedures concerning the applications, policy, regulations, acreage reports, inspection reports, loss adjustments, and collections must be fully understood.

SECTION 2 - DETERMINATION OF COUNTY AVERAGE COVERAGES AND COUNTY AVERAGE PREMIUM RATES

County average coverages and county average premium rates are issued annually by the Washington Office Underwriting Division for each county in which a program is offered.

For counties in which there has been no previous all-risk crop insurance experience the county average coverage and premium rate is determined by a statistical formula from the production history of the county for a representative period of years. Insurance experience for comparable counties in the area is considered in the determinations. Recognized trends and varying farming practices must also be considered.

For counties in which a crop insurance program has been previously operating, county average coverages and rates are adjusted annually, where necessary, to reflect adverse experience from the preceding year. The Regional Underwriter should at all times be cognizant of the loss situation in each county. He should notify the Washington Office should it, for any reason, become evident that adjustments in coverages and rates should be made.

PART III - UNDERWRITING OPERATIONS AND METHODS

SECTION 1 - GENERAL

A. Forms for Recording Areas, Coverages and Premium Rates

1. Form FCI-33 Crop Insurance Map

This is the form used to record the land in each coverage and rate area and also for designating unclassified land.

The kind of map best suited for this purpose will vary according to type of insurance program, number of areas, uniformity of land in the county, etc. The following types are suggested:

- a. County Engineer's Map
- b. County Plat Map
- c. Aerial Photo Indexes
- d. Soils Map
- e. County Highway Map

2. Form FCI-34 - County Summary of Coverages and Premium Rates by Areas

This form shall be used for controlling the insurance coverages and premium rates per acre established for the areas and for adjusting such coverages and premium rates to the county average coverage and county average premium rate.

3. Form FCI-35 - County Actuarial Table

The Form FCI-35 is the official county actuarial table of coverages and premium rates. This form is prepared and approved by the Washington Office Underwriting Division after review and approval of Form FCI-34 and other related data. Any coverages or premium rates issued prior to approved Form FCI-35 are for administrative use only and are subject to change.

Prior to the receipt of the approved Form FCI-35 from the Washington Office, coverages and rates will not be disseminated to producers in the county since more current loss experience or additional information might necessitate increased rates or lower coverages.

B. ROUNDING OF FRACTIONS

Fractions resulting from computations shall be rounded as follows unless otherwise provided: Computations shall be carried one digit beyond the digit to be rounded. If the last digit is 1, 2, 3 or 4, disregard it, if the last digit is 5, 6, 7, 8 or 9, round upward.

C. LOCAL PURCHASE OF NECESSARY MATERIALS

The Regional Underwriter shall determine the type of maps to be used in each county for recording the final area determinations. Such maps shall be provided by the Corporation. If it becomes necessary to purchase maps or other office supplies required for performing actuarial work, such supplies may be purchased locally by the underwriter, the amount not to exceed \$10.00 for supplies other than maps or \$25.00 for a map. The vendor shall be requested

to claim reimbursement on a Standard Form 1034 voucher, which must be initialed by the purchaser. In the event that the vendor demands cash payment, the purchaser is authorized to pay cash, but must obtain a receipt showing the quantity and cost of each kind of office supplies purchased for each county. Form 1012 shall be used to claim reimbursement for this expenditure and must be accompanied by the vendor's receipt, together with a statement that cash payment was demanded. Where it is not possible to purchase a satisfactory map for \$25.00 or less, it will be necessary to obtain approval from the Washington Office before such purchases may be made.

SECTION 2 - DETERMINATION AND MAPPING OF COVERAGE AND PREMIUM RATE AREAS

A. Counties Establishing a New Crop Insurance Program

1. Preparation of Preliminary Report and Discussion of Plans for Establishing County Actuarial Basis with State Director

The Regional Underwriter will furnish a report to the Washington Office as to the desirability from an underwriting standpoint of establishing crop insurance in each new county before it is definitely selected for crop insurance. The presence of any undue risk or selectivity which would make it appear impossible to develop a sound actuarial basis should be discussed in this report by the Field Underwriter. If the Regional Underwriter feels that he is not sufficiently familiar with the county to furnish such a report, he should visit the county and make a preliminary survey. If, after reviewing this report, the Washington Office determines that the county would be satisfactory for insurance, average coverages and premium rates will be developed and furnished to the Regional Underwriter. He will then discuss them and review his plan for establishing the actuarial basis within the county with the State Director.

2. Survey of County

Before establishing the actuarial bases a thorough study of the county will be made. This study should include the types of farming, land use in the county, topography, soil types, drainage, production practices and hazards. Differences in productivity and risk within the county should be closely observed. Where available, soil surveys should be carefully reviewed. A field trip should be made through the county unless the underwriter has a thorough knowledge of the county. The views and opinions of local representatives of the Department of Agriculture and any other person or organization familiar with agriculture in the county should be obtained. It is

essential that all information received be properly evaluated on a sound underwriting basis. Should it develop in this detailed study of the county that a sound insurance program cannot be established, the Regional Underwriter should so advise the Washington Office.

3. Determination of Insurable and Unclassified Areas

a. Number of Areas Applicable to the County

An area will be all the land in the county for which the same coverage and premium rate is established. It may consist of one contiguous tract or several separated tracts. No limitation will be placed on the size of an area but it shall be as small as needed to reflect differences in productivity or risk of growing the crop. Areas will be established to reflect differences in crop productivity and risk of growing the crop. The number of areas required will depend to a large extent upon the variation in productivity and risk between different land areas in the county. A sufficient number of areas should be established so that the variation in productivity and risk between areas can be properly reflected in the amount of coverage offered and premium rate charged in the various areas. Generally more areas are needed if the coverage is a relatively high percentage of the county yield than if the coverage is a low percentage of the average yield.

- (1) Numbering Areas. A code number shall be assigned to identify each area. In assigning area numbers for the different areas of the county, the area having the lowest coverage shall be assigned Number 1. If two or more areas have the same coverage but varying premium rates, the area with the lowest rate shall be assigned the lowest number.

Example 1

Area 1 Coverage 100 lbs.	Premium Rate 16 lbs.
Area 2 Coverage 150 lbs.	Premium Rate 12 lbs.
Area 3 Coverage 200 lbs.	Premium Rate 10 lbs.

Example 2

Area 1 Coverage \$12.00	Premium Rate \$.90
Area 2 Coverage \$12.00	Premium Rate \$1.50
Area 3 Coverage \$16.00	Premium Rate \$.90

b. Land to be Included in Each Area

The determination of the land to be included in each area is a matter of evaluating the normal production and potential risk in growing the crop in the various areas. It is important that all available information be considered in mak-

ing these determinations such as crop yield data, topographic maps, soil maps, land use maps, federal land bank appraisal income maps, Army Engineer's maps, SCS Drainage District maps, specific hazards affecting certain areas, etc. No land, for which 75 percent of the recorded or appraised annual yield would be exceeded by the coverage, will be included in the area. (For counties with dollar coverages, divide the coverage by the fixed price to make this determination.)

c. Unclassified Land

In most counties there are some areas of land on which the risk of growing the insured crop is so great or so uncertain that a sound insurance program cannot be operated. Such land should be eliminated from the insurance program by designating it as "unclassified". Unclassified land should include any land on which (1) it is impossible to measure the insurance risk involved over and above that of the average land in the county, or (2) insurance experience has been or is likely to be so unfavorable as to preclude the operation of a sound insurance program. This would include land subject to conditions such as severe wind erosion, frequent flood, poor drainage, severe infestation of noxious weeds, known soil deficiencies, etc.

Also land subject to a change in conditions (that would made production of the crop more hazardous or risk of loss unmeasurable), such as construction of dams, levees, or dikes, etc., should be included as unclassified land.

Land on which insurance will not be offered shall be outlined on the Crop Insurance Map, Form FCI-33, and shall be identified as unclassified by drawing diagonal lines across the area. (//////////////) In some instances it will be very difficult to delineate accurately small acreages of unclassified land on the Crop Insurance Map, Form FCI-33. Such acreages should be listed on Form FCI-33 Supplement 1, Supplemental Listing of Unclassified Acreage. It is important that all acreages shown on this supplement be clearly identified. This supplement will be a part of the Crop Insurance Map, Form FCI-33, and all instructions regarding the approval, revision or use of the Crop Insurance Map shall also be applicable to the supplemental listing. Be sure the map is stamped "See Supplemental Listing of Unclassified Acreage" as explained in PART IV, Section 1 of this Manual. Die Impressed (pre-cut) Stencils for Forms FCI-33 Supplement 1, will be available if ordered by May 31 each year.

d. Establishing Coverage and Premium Rate for Areas

After determination of areas of comparable productivity and risk it is then necessary to establish a preliminary coverage and premium rate for each such area. These area coverages and rates should be determined on the basis of the relationship of the productivity and risk of each area to the county average coverage and premium rate. Often there is a tendency to make small or insignificant differences in the coverage or premium rates between areas. If the difference between the areas is so small as to make little difference in the coverage or premium rate the land should generally be included in one area.

The amount of variation between areas will depend somewhat upon the topography of land or variation of soil types in the county. For example, in some counties one side of the county may be considerably more productive than the other side. In such cases there should be separate areas with the proper variation in coverage between areas. Also where significant variation in risk of loss occurs such land shall be included in separate areas with sufficient differences in the premium rate to reflect properly such variation.

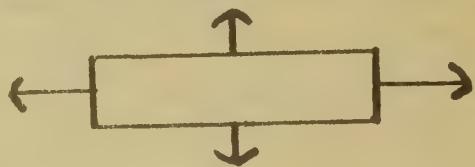
In all counties, the coverage established for each area should bear the same relationship to the county average coverage as the area productivity bears to the county average productivity.

In counties where more than one level of coverage is offered, the area coverages and premium rates for each level should normally be in the same relationship to the county average coverage and premium rate. However, in areas where it is necessary to increase the county average premium rate for a specific hazard the increase should be based on the amount of coverage and frequency of loss from the specific hazard. In arriving at this determination, the stage of production at which the loss generally occurs should be considered.

Special considerations should be given to establishing premium rates for land subject to specific hazards, (example flood) not generally applicable to all land in the county. It is important that the extra premium rate in such areas be sufficient to carry the risk of the specific hazard.

e. Preparation of Crop Insurance Map, Form FCI-33

Area boundary lines should generally follow natural boundaries, such as roads, streams, fence lines or farm boundaries, and should not divide fields unless there is



Each map shall be identified by placing the name of the county and state in a prominent place on the map.

f. Land Physically Located in an Adjoining County.

Land physically located in an adjoining non-insurance county may be insured where the land adjoins and is a part of a farm located within an insurance county and such land is included within an area identified on Form FCI-33 for the insurance county. For this purpose, a farm shall be considered as located in the county in which the principal dwelling is located, or if there is no dwelling thereon, in the county where the major portion of the land is located. If, under this definition, a farm is located in a non-insurance county, only that part of the farm lying within the insurance county will be included on the Crop Insurance Map, Form FCI-33. Generally, the same policy will be followed in adjoining insurance counties except that in these counties great care should be exercised to see that the boundary lines between the counties are in exact agreement to prevent duplicate listing.

g. Inclusion of a Local Producing Area

Land for a local producing area bordering a crop insurance county may be included as part of the county on the Crop Insurance Map, Form FCI-33. This provision is not intended to authorize the inclusion of whole counties that are contiguous to a county with a crop insurance program or even of a substantial portion of such counties. It is intended to cover a situation where production of a particular crop may be centered primarily in one county, but with some of the production of that crop extending over also into adjoining counties. In that case, the producers on those adjoining farms might be made eligible to participate in

the program in the county in which insurance was established.

The Regional Underwriter must obtain prior approval from the Washington Office before including any local producing area in the actuarial structure of a county. In requesting such approval he should submit the following information to the Washington Office:

- (1). A map of the county with the boundaries of the local producing area clearly outlined and identified.
- (2) An estimate of the normal planted acres of the insured crop (or most recent acreage allotment) for the county in which the local producing area is actually located and an estimate of such acres for the local producing area.
- (3) Furnish the most recent available acres of cropland for the county in which the local producing area is actually located and an estimate of cropland in such local producing area.
- (4) An estimate of the productivity and risk of loss in producing the insured commodity(s) for the local producing area as compared to (1) the county averages of the insurance county on which it borders, (2) the area averages for the area which it adjoins in the insurance county if the insurance county has more than one area and (3) the county averages of the county in which it is actually located.
- (5) Any other pertinent data such as marketing center for area, topography of county and area, or natural boundaries of area which might be useful in determining whether such local producing area should be approved. If approval is granted by the Washington Office, the Regional Underwriter may proceed to include the local producing area in the actuarial structure of the insurance county.

h. Preparation of Form FCI-33 - - Supplement 2, -
Supplemental Listing of Insurable Acreage in
Counties Where Applicable

In some counties it is difficult to delineate on the Crop Insurance Map, Form FCI-33-, the insurable acreages which are significantly above or below the county average with respect to productivity or risk of loss. This part of the procedure is applicable in such counties where the productivity and risk of loss of the land varies from farm to farm.

Careful review and screening of land and farmers during the classification of areas shall be accomplished in order that only the very best from a standpoint of productivity and risk of loss are placed in the outstanding area of the county.

In these counties the Form FCI-33-, Crop Insurance Map, will be prepared in the regular manner by entering the appropriate area number which identifies the largest insurable acreage in the county. The Crop Insurance Map, Form FCI-33-, will then be stamped with the following stamp:

See FCI-33- Supplements 1 and 2
For exceptions to
Area Designation shown hereon

Form FCI-33- Supplement 2 will be used for listing the other insurable acreages classified in areas other than that shown on the map. It is important that all acreages shown on this supplement be clearly identified. This Supplement 2 will be a part of the Crop Insurance Map, Form FCI-33- and all instructions regarding the approval, revision or use of the Crop Insurance Map shall be applicable to the supplemental listing.

Form FCI-33- Supplement 1, Supplemental Listing of Unclassified Acreage, may be used in accordance with Part III, Section 2-A-3 to identify unclassified acreage.

Die impressed (Pre-cut) stencils for Forms FCI-33- Supplement 2, will be available if ordered by May 31 each year.

B. COUNTIES OPERATING A CROP INSURANCE PROGRAM DURING THE PRECEDING YEAR

1. Discussion of County Actuarial Bases by the Regional Underwriter With State Director

Before beginning the underwriting work for any crop year the Underwriter will review the actuarial basis for each county with the State Director. The State Director will make suggestions for improving the actuarial basis in any county where he feels changes are needed. Upon completion of the work within a county, the Regional Underwriter shall advise the State Director, who in turn will advise the county sales agent, of the changes made. The Regional Underwriter shall furnish the State Director with two copies of the form entitled "Summary of Field Actuarial Work Performed for the 195 Crop Year" on which shall be listed a summary of the field actuarial changes. The State Director shall furnish the county sales agent with one copy of this form. The Regional Underwriter will forward one copy of this "Summary of Field Actuarial Work" to the Washington Office along with Form FCI-34 for the county.

2. Review of Insurance Experience in County

A detailed analysis of the insurance experience in the county, together with a review of the actuarial bases established for the prior year, should be made to determine if revisions are necessary. The analysis should include a careful review of the IBM tables listed in Part VII, FCI-25 cards, experience maps and Forms FCI-26 (Adjuster's Report). If deemed necessary, a survey of part or all of the county should be made as discussed in Part III, Section 2-A-2.

3. Revision in Coverage and Premium Rate Areas

Insurance is written under a continuous contract for all insured commodities. This makes it very important that revisions in coverages and premium rates be held to a minimum. It is not known who will have an interest in the crop planted on land for which the coverage or premium rate is changed. Therefore, any changes in the area determinations require that all producers be notified that changes were made, and advised that they may inspect the Crop Insurance Maps and related forms to ascertain the coverages and rates on land in which they may have an interest.

4. Declaring Additional Land Unclassified

The regulations provide that land can be declared unclassified for any crop year. Each year a careful review should be made to determine if there is any land with excessive risk being insured which is detrimental to a sound insurance program. Such land must be unclassified. As in the case of revisions in area determination, changes in the designation of unclassified land must be called to the attention of the insured producers.

5. Revision of Crop Insurance Map, Form FCI-33

If, after a detailed analysis of insurance experience and a review of the actuarial bases established for the prior year, it appears there is sufficient need and justification for a revision in the insurable areas or unclassified land, a new map for delineating such revised areas must be prepared.

The revised map shall be prepared in the same manner as the original map. (See Part III, Section 2-A-3).

Revisions in county actuarial bases must be completed and all necessary forms forwarded to the Washington Office at least 45 days before the cancellation date.

6. Preparation of Forms FCI-34 and FCI-35

Detailed instructions regarding the preparation of Forms FCI-34 will be issued as a supplement to the Manual for each commodity.

Form FCI-35 will be prepared and approved by the Washington Office Underwriting Division after review and approval of Form FCI-34 and other related data.

PART IV - APPROVAL, TRANSMITTAL, FILING AND VOIDING OF ACTUARIAL FORMS AND MATERIALS

SECTION 1 - APPROVAL OF FORMS FCI-33, CROP INSURANCE MAPS

A. Counties Establishing a New Crop Insurance Program or Revising Crop Insurance Maps For Previous Years

Each map must be identified by entering the name of the state and county. After the satisfactory completion of the Crop Insurance Map, Form FCI-33, it will be stamped in a prominent place as follows:

FEDERAL CROP INSURANCE CORPORATION		
FCI-33	Crop Insurance Map	
Map No.	Approved	Date

Any map on which unclassified land has been outlined shall also be stamped as follows:

	Coverages and Premium Rates Not Established on Land So Designated
--	---

The map(s) of any county for which a Form FCI-33-Supplement 1, Supplemental Listing of Unclassified Acreage or Supplement 2, Supplemental Listing of Insurable Acreage, has been prepared shall also be stamped with the applicable of the following:

See FCI -33 Supplements 1 and 2 For exceptions to Area Designation shown hereon

The map(s) shall then be approved by the Regional Underwriter by inserting his initials in the space provided in the above stamp immediately following the word "Approved".

In addition each map shall be stamped with the following stamp for approval in subsequent crop years, as required by instructions contained in Part IV, Section 3-D.

FEDERAL CROP INSURANCE CORPORATION		
Coverage and rate areas shown on this map are applicable to the Crop Years as approved below:		
CROP YEAR	APPROVED BY	DATE

Before transmittal of the Crop Insurance Map, Form FCI-33 to the Branch Office for photocopying, a determination must be made whether it will be necessary to cut the map into sections for photocopy. The following table of sizes shall be the guide in making this determination:

- (1) Any map to be photocopied to actual size shall not exceed dimensions of 18" x 24".
- (2) Any map to be photocopied to a reduced size shall not exceed dimensions of 35" x 47".

The above dimensions shall include the county boundary lines as well as the name of the county, and all stamps and identification hereon. Any map in excess of 35" x 47" must be cut into sections.

Any map which is cut to meet the above dimensions shall have each section identified as to the county and state name and the form number. In cutting the map, recognized boundary lines must be followed, where possible. Each section must have all areas properly identified in order that it will be a complete map within itself. Each section shall have the county name entered thereon, be properly stamped and recommended. In those counties using blue print maps, the most satisfactory process of reproduction is the Ozalid method. When this method is used, the size limitation mentioned above will not apply.

B. Counties Not Revising Crop Insurance Maps From Previous Years

Except for those counties using photo enlargements or indexes for their Crop Insurance Map, Form FCI-33, a photocopy of the prior year's map will be approved by an Underwriter for the current year and furnish the county office in accordance with instructions in Part IV, Section 3-D. Where photo enlargements or indexes are used for the Crop Insurance Map, Form FCI-33, and no revisions are made from the prior year, the official county office copy of the map(s) will be approved by an Underwriter for the current year.

SECTION 2 - APPROVAL OF FORMS FCI-34 AND FCI-35

A. Form FCI-34

After Form FCI-34 has been prepared in accordance with the appropriate supplements to the Manual, it will be recommended for approval by the Regional Underwriter.

B. Form FCI-35

This form is prepared, approved and issued by the Washington Office.

SECTION 3 - TRANSMITTAL, FILING AND VOIDING OF ACTUARIAL FORMS

A. Transmittal of Forms FCI-33

All Crop Insurance Maps, Form FCI-33, originally prepared or revised shall be approved by the Regional Underwriter. The maps will be forwarded direct to the Branch Office for photocopying. A sufficient number of photocopies to be used for sales, loss adjustment, acreage reports, and for preparing county office actuarial files for future years should be requested. Additional photocopies may be ordered direct from the Branch Office in future years if the supply becomes exhausted and no revision in the map is necessary.

B. Transmittal of Forms FCI-34 AND FCI-35

The original and duplicate copies of Forms FCI-34, after being recommended for approval by the Regional Underwriter, will be forwarded to the Washington Office for final determinations and approval.

Form FCI-35, County Actuarial Table, will be prepared, approved and issued by the Washington Office after the receipt and approval of Form FCI-34 and related actuarial data. Any coverages and premium rates issued prior to the receipt of the approved Form FCI-35 are for administrative use only, and are subject to change.

C. Date by Which Actuarial Forms Must be on File in the County Office

The Crop Insurance Contract provides that the approved County Actuarial Table and related forms, including the Crop Insurance Maps, shall be on file and available for inspection in the county office at least 15 days before the cancellation date for any crop year. It is essential that this contract provision be adhered to in every instance.

These forms must be submitted to the Washington Office, or Branch Office in case of Crop Insurance Maps, in sufficient time so that they may be reviewed, photocopied and returned to the county office by the date set forth in the contract.

D. Filing of Actuarial Forms

1. State Office

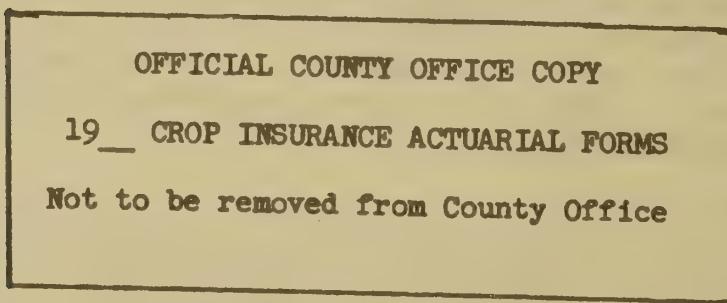
Except for those counties using photo indexes or enlargements for the Crop Insurance Map, Form FCI-33, the original of all Forms FCI-33 and FCI-33 Supplement 1 and Supplement 2 and a copy of the Form FCI-35 are filed in the State Crop Insurance Office. These Forms FCI-33 and FCI-33 Supplement 1 and Supplement 2 shall be approved each year by an Underwriter until replaced by a revised form. When replaced by a revised form, the superseded Form FCI-33 shall be voided in accordance with Part IV, Section 3-E.

For counties using photo indexes or enlargements for the Crop Insurance Map, Form FCI-33, the same procedure will apply except a photocopy of the actuarial forms will be maintained by the State Director in lieu of the original which will be filed in the county office.

The Form FCI-35 and any other actuarial forms prepared annually will be filed by commodity and crop year.

2. County Office

For proper maintenance of actuarial forms in county offices, the State Director will each year assemble a folder of county actuarial material for that year for each county. Inasmuch as this material constitutes a legal part of the insurance contract, this file must be maintained at all times in the county office and must not be removed therefrom. In addition to inserting the name of the county and the program, each folder shall be stamped with the following stamp:



In addition, each form included in the file will be stamped with the following stamp:

OFFICIAL COUNTY OFFICE COPY

3. Material to be Included Within Official County Actuarial File

With the exception of counties using photo indexes or enlargements for Form FCI-33, the following material properly approved as outlined above will be assembled annually for each county file:

Barley, Flax, Citrus, Corn, Soybeans, Wheat

- a. Table of contents
- b. Form FCI-33
- c. Form FCI-33-Supplements 1 and 2 (Where applicable)
- d. Form FCI-35
- e. Regulations and amendments
- f. Policy and riders

Dry edible Beans

- a. Table of contents
- b. Form FCI-33-B
- c. Form FCI-33-B-Supplements 1 and 2 (Where applicable)
- d. Form FCI-35-B
- e. Form FCI-35-B-Supplement 1
- f. Regulations and amendments
- g. Policy and riders

Cotton

- a. Table of contents
- b. Form FCI-33-C
- c. Form FCI-33-C-Supplements 1 and 2 (Where applicable)
- d. Form FCI-33-C-Supplement 2 (Where applicable)
- e. Form FCI-35-C
- f. Regulations and amendments
- g. Policy and riders

Multiple

- a. Table of contents
- b. Form FCI-33-M
- c. Form FCI-33-M-Supplements 1 and 2
(Where applicable)
- d. Form FCI-35-M-Part A (Where applicable)
- e. Form FCI-35-M-Part B or FCI-35-M (s)
- f. Form FCI-35-M, Supplement 1 (Where applicable)
- g. Form FCI-36
- h. Regulations and amendments
- i. Policy and riders

Tobacco

- a. Table of contents
- b. Form FCI-33-T
- c. Form FCI-33-T-Supplements 1 and 2
(Where applicable)
- d. Form FCI-35-T
- e. Regulations and amendments
- f. Policy and riders

Tobacco(Ownership Plan)

- a. Table of contents
- b. Form FCI-32-T
- c. Form FCI-33-T(O)
- d. Form FCI-33-T(O)-Supplement 1
(Where applicable)
- e. Form FCI-35-T (O)
- f. Regulations and amendments
- g. Policy and riders

Under no circumstances will the List of Ineligible Producers be placed in any county actuarial folder.

The official folder for counties using photo indexes, enlargements or other maps for Form FCI-33 which cannot be filed in a folder will contain all of the forms listed above except Form FCI-33. Form FCI-33 placed on photo indexes or enlargements are usually too bulky to be included in the official county folder and may be maintained elsewhere in the county office. Therefore, the original copy of this form will be stamped "Official County Office Copy" and shall be approved each year on a continuing basis by an underwriter until replaced by a revised map, and will, along with the county folder, be retained in the county office at all times. In addition to the photo indexes and enlargements there may be other

maps too large to be filed in the county folder. Such maps may be maintained elsewhere in the county office. The Regional Underwriter will arrange with the State Director for the filing of such maps.

Included as the first page in each county file will be a Table of Contents for the file. On the upper portion of this sheet the following sentence will be typed: "This folder contains the following contents." Below this sentence will be typed a list of the actuarial forms and material included with the file.

Where photo indexes, enlargements or other maps which cannot be filed in the folder are used for Form FCI-33, the following statement will be added to the Table of Contents: "Also see Form FCI-33, Crop Insurance Map, which is not filed in this folder."

4. Maintenance of Official County Actuarial Folders

It will be the responsibility of the State Director to determine that the approved folder is on file in the county office at least 15 days before the cancellation date. At the end of one year following the issuance of an official folder for the next crop year, the old material shall be turned over to the District Supervisor for filing in the state office. Under no circumstances will any of the material in these files be removed or altered in any way during the current or subsequent years.

Except for those counties using photo indexes or enlargements for their Crop Insurance Map, Form FCI-33, it will be necessary for the State Director to retain a supply of photo-static copies of Form FCI-33 for use in preparing the official county actuarial files when the Form FCI-33 is not revised from the previous year. Only the official file copy of Form FCI-33 included in the county actuarial folder need be approved. If additional copies are needed, it will be necessary for these maps to be approved by an Underwriter before they may be considered as official copies.

For counties using photo indexes or enlargements, only the Form FCI-33 stamped "Official County Office Copy" need be approved each year by an Underwriter.

E. Voiding Crop Insurance Maps, Form FCI-33

The state office file copy of the Crop Insurance Map, Form FCI-33, when replaced by a revised map will be voided by an Underwriter with the following stamp, and maintained in a file for voided maps:

FEDERAL CROP INSURANCE CORPORATION	
This map NOT APPLICABLE to the _____ and succeeding crop years.	
By _____	Date _____

In county offices all copies of Crop Insurance Maps replaced by revised maps, except the official file copy, will be voided or destroyed. When the map is revised for counties using photo indexes or enlargements, the old official county office copy will be voided and maintained in a file for voided maps and any additional copies of the old map will be voided or destroyed.

PART V - ELIMINATION OF POOR INSURANCE RISKS

SECTION 1 - PURPOSE OF SCREENING OUT POOR INSURANCE RISKS

In most counties having a crop insurance program for several years, experience reveals that loss claims have been paid to certain producers much more frequently than would be expected in the light of prevailing crop conditions. Since the actuarial policy provides for building future premium rates from experience, these losses are paid by other producers in the county. In order to have a sound insurance program with the lowest possible premium rates, it is essential that all such producers be made ineligible for insurance.

Any producer who is known to be a poor insurance risk should not be included in this type of insurance program. Some of the factors which should be considered are: Poor or inadequate equipment, the pursuance of another occupation and not devoting

sufficient time to farming operations, insufficient knowledge or farming experience, physically incapable of performing proper farming operations, untrustworthy, and follows questionable business practices. It is impossible to establish a sound insurance program unless poor insurance risks are excluded. The policies of any such insureds will be cancelled by the Corporation as soon as they become known. However, the Corporation will ordinarily not become cognizant of such risks being insured before one or more indemnities have been paid unless these risks can be ascertained from local people. This results in a hardship on the other insureds in the county as their premium payments will have been used to pay such indemnities instead of being used to build up necessary reserves and to pay for justified losses. It is therefore of utmost importance that such types of producers not be insured.

In counties with prior experience the following forms will furnish a basis for determining which insureds should be denied insurance because of excessive risk:

Form FCI-25, Record of Crop Insurance Experience

Form FCI-26, Adjuster's Report

The succeeding sections of this part provide the procedure for the completion of the above forms and the final lists of ineligible producers.

SECTION 2 - PREPARATION OF FORM FCI-25, RECORD OF CROP INSURANCE EXPERIENCE

A. General

The Regional Underwriter shall arrange with the State Director for the preparation and maintainance of Forms FCI-25. If temporary L/A help is needed for performance of this work, the Regional Underwriter should advise the State Director in writing, furnishing a copy to the Washington Office, regarding the employment of necessary personnel including the number and length of time such personnel should be employed. The Forms FCI-25 will be filed in the state office. The following procedure shall be followed in the preparation and maintainance of these forms.

1. Persons for Whom Form FCI-25 Shall Be Prepared

Beginning with the posting of data for the 1956 crop year, the Branch Office will enter all the

necessary data on the headings of the FCI-25 cards for all new applicants. (Duplicate FCI-25 cards will be prepared for cotton combination interest contracts, one to list data for the operator and the other to list data for the sharecroppers and share tenants.) The Branch Office will proceed with entering this information on the FCI-25 cards upon receipt of the final Form 15 transmitting the applications. If an applicant applies for insurance in more than one insurance program in the county, a separate FCI-25 will be prepared for the applicant for each program. Forms FCI-25 for the applications sent to the Branch Office after the "final" transmittal (including cards for sharecropper's and share tenant's interest on cotton combination interest contracts) and for each person whose name appears on the list of Ineligible Producers, if one has not already been prepared for him, shall be prepared in the state office.

2. Filing of Forms FCI-25

Forms FCI-25 prepared for eligible producers shall be filed in numerical order by contract number in a file marked "Eligible Producers". A separate file shall be maintained for each insurance program in the county. Forms FCI-25 prepared for ineligible producers for all insurance programs shall be filed by counties in alphabetic order in one separate file marked "Ineligible Producers". If at any time during the crop year it is determined that an insured producer is a poor risk and is to be placed on the ineligible list for future years, each Form FCI-25 prepared for that producer shall be removed from the eligible producer files. The word "Ineligible", together with the reason shall be entered on the line for the first crop year in which the producer will be ineligible and the form then filed in the ineligible producer file. If more than one Form FCI-25 has been prepared for the producer, all such cards for the producer shall be placed in the ineligible file. The contract of an insured placed on the ineligible list must be canceled prior to the cancellation date for the next succeeding crop year. After any final list of ineligible producers has been completed, it shall be determined that a Form FCI-25 for each producer on this list has been prepared

and is in the ineligible file. At the time any ineligible list is prepared, Forms FCI-25 which are in the ineligible file for producers whose names do not appear on the final ineligible list shall have the notation "ineligible" removed and be returned to the eligible file. In order to simplify and facilitate the posting of data on Forms FCI-25, it will be necessary in subsequent years to divide the file of eligible producers for each insured crop into two separate parts; namely, active and inactive. This will become more important as the files increase in size. Each year at the time data are posted on Form FCI-25, the inactive cards should be removed from the active portion of the file and filed in alphabetical order in the inactive portion of the file. In this connection, a card should be considered inactive in any year in which the producer does not have a contract in force. Regional Underwriters are authorized to destroy, at their discretion, any FCI-25 cards which have been inactive for three or more years and which contain no pertinent information for rating the operator should he apply for insurance again. Form FCI-25 for any producer which is filed in the inactive portion of the file shall be removed and returned to the active portion of the file whenever a new application for insurance on that crop is approved for such producer. The old contract number will be lined out and the new number entered above. This can be determined by checking Forms FCI-25 of new applicants against the inactive file of Forms FCI-25. A notation "inactive" shall be entered on such cards for the years the contract was in an inactive status.

B. Date To Be Recorded On Form FCI-25

In the event an ineligible producer has never filed an application, only the crop, the state and county code, and the name of the producer shall be entered in the heading of the form. On the first line of the form prepared for such producer, enter the crop year and the word "Ineligible" to denote the first year in which the producer will be ineligible. Data should be posted on Form FCI-25 as soon as it is available, and should be entered on the Form as follows:

<u>COLUMN HEADING</u>	<u>SOURCE</u>
<u>Crop Year</u>	Crop year for data being posted.
<u>Type and Level</u>	Except for counties with more than one level or type, enter data from actuarial tables. In counties with more than one level or type, enter data from the record of crop insurance listings supplied by the Branch Office.
<u>AMOUNT OF PREMIUM</u>	Except for premiums revised after their issuance, enter data from the Record of Crop Insurance Experience listing supplied by the Branch Office. (For sharecropper's and share tenant's interests covered by cotton combination interest contracts and contracts which cover only sharecropper's or share tenant's interests, use Premium and Indemnity Listing prepared by the Branch Office for this purpose.) In cases where a Final Inspection Report and Claim is submitted subsequent to the issuance of the Record of Crop Insurance Experience Listing, the revised premium will be taken from FCI-76, Revised. Where a revised acreage report is accepted subsequent to the preparation of the Record of Crop Insurance Experience, the Branch Office will issue Form FCI-53 showing the amount of premium adjustment. This amount should

be subtracted from or, if the premium is increased, added to the amount shown on the applicable Branch Office listing.

AMOUNT OF INDEMNITY

(Post in dollars in case of corn, tobacco, barley, beans, multiple, soybeans, and citrus. Post cotton in lbs., and wheat and flax in bushels.)

Enter data from the Record of Crop Insurance Experience Listing supplied by the Branch Office (for sharecropper's and share tenant's interests covered by cotton combination interest contracts and contracts which cover only sharecropper's or share tenant's interests, use Premium and Indemnity Listing prepared by the Branch Office for this Purpose) except for those cases in which a Final Inspection Report and Claim is submitted after issuance of this listing. In cases where a Final Inspection Report and Claim is submitted subsequent to the issuance of the Record of Crop Insurance Experience Listing, the indemnity will be posted from FCI-76, Revised.

PREMIUM BALANCE OR DEFICIT

Enter premium balance or deficit from Record of Crop Insurance Experience listing supplied by the Branch Office except for those cases where a revised acreage report or a claim is submitted subsequent to the issuance of the Record of Crop

Insurance Experience listing. In such cases, enter the sum of the premium balance for prior years plus the premium for the current year less the current indemnity.

PRIMARY CAUSE OF LOSS

Except for those cases where a claim is submitted subsequent to its issuance, the Record of Crop Insurance Experience Listing shows the code number for the primary cause of damage. (The codes used for the various causes of damage are shown in the appendix to this Manual.) In cases where a claim is submitted subsequent to the issuance of the Record of Crop Insurance Experience Listing, the code number for the primary cause of damage may be obtained from Form FCI-76, Revised.

REMARKS

Enter for any applicable year - pertinent remarks from "Statement in Proof of Loss", "Inspection Report", or "Adjuster's Report" which have bearing on insurance risk of either land or insured. If the word "Ineligible" appears opposite any crop year, enter the reasons in this column.

SECTION 3 - FORM FCI-26, ADJUSTER'S REPORT

A. Importance of the Loss Adjuster in Developing A Sound Actuarial Basis

It is contemplated that Forms FCI-26 will be utilized to a great extent in performing underwriting work, not only as a means of determining unclassified land and ineligible producers, but also as an aid in properly classifying insurable land. It is, therefore, of utmost importance that every loss adjuster be cognizant of the importance of this report and properly informed as to its preparation.

Inasmuch as he is the only Corporation employee to visit the farm at the time of loss, the loss adjuster is in a better position than anyone else to observe discrepancies in the classification of individual farms. The loss adjuster in a good many cases is able to call attention to such discrepancies long before they could possibly be observed through any kind of analysis of statistics or records. In reporting such discrepancies as soon as they are observed, the adjuster makes an important contribution in assisting the field underwriter to improve the county actuarial structure. Calling attention to such discrepancies as soon as they are observed saves the Corporation many dollars in unjustifiable losses, in addition to creating a more equitable program in the county for all insureds. Form FCI-26, "Adjuster's Report" is furnished loss adjusters for use in classifying the operator as a farmer and the farm from the standpoint of risk and productivity and for recording any pertinent information regarding the operator or farm.

B. Preparation of Form FCI-26

It is necessary that all adjusters be properly and adequately instructed on the preparation of Form FCI-26. These instructions should also stress the importance of preparing a Form FCI-26 in each instance where a loss claim is filed (including any spot checks of such cases) and at any other time an inspection is made and the adjuster observes any adverse or pertinent circumstance concerning the productivity or risk of the land or risk of the operator. In holding loss adjustment training schools, a portion of the time should be set aside for instructing the adjusters on the preparation of this form. The Regional Underwriter should be utilized

at the schools insofar as possible to emphasize the importance of the proper preparation of Form FCI-26 from an underwriting standpoint. The instructions should include a detailed explanation of the use to be made of the form by the Corporation.

It is important that the adjuster fully explain in the narrative any pertinent information such as special hazards, or other than normal farming practices, that would affect the productivity or risk of loss on the farm or would be helpful to the Underwriter in properly classifying the land. Detailed instructions regarding this are included on the back of the Form FCI-26.

The adjuster should also be encouraged to comment fully on the adequacy of labor and equipment, productivity or risk of land, farming ability of the insured, credit and moral risk of the insured and any other pertinent factors noted at the time of inspecting the insurance unit. In addition the adjuster will indicate whether or not the farm is in the correct coverage and premium rate area.

Spaces are provided on Form FCI-26 for the adjuster's evaluation of the land productivity, land risk, and operator, into one of the three categories outstanding, average, or poor. In these spaces the adjuster shall classify, as compared to other land and farmers in the county, each farm inspected as to (1) productivity of land, (2) Risk of land, and (3) Status of operator as an insurance risk. Each of these items will be classified as outstanding, average, or poor. For example, a farm located in an extremely hilly area in a county operated by an excellent farmer might be classified as (1) Land Productivity - Poor; (2) Land Risk - Poor; (3) Operator (Insurance Risk) - Outstanding. On the other hand, a farm on bottom land along a river, subject to overflow, operated by an average farmer may be classified as (1) Land Productivity - Outstanding; (2) Land Risk - Poor; (3) Operator (Insurance Risk) - Average. It is essential that the adjuster fully understand that in making this evaluation of a farm he should consider how it compares with other farms throughout the county and not how it compares with other farms in the local area in which it is located. For example, a farm located in a poor area of the county might be better than other farms in the area, but is still below average when compared to the county as a whole.

The adjuster should be instructed that in those instances where an inspection report or loss claim is not submitted immediately after its preparation, Form FCI-26 prepared in connection therewith shall be transmitted separately and directly to the State Office. This is necessary in order that the information contained thereon may be kept confidential. The adjusters should also be instructed to carry with them at all times a supply of Form FCI-26, a copy of the County Actuarial Table, and a photocopy of the applicable Crop Insurance Map in order that a Form FCI-26 may be prepared promptly after inspecting each insurance unit. A check of the form completed in connection with loss adjustment work indicates that certain information called for on the inspection report form has been recorded only on Form FCI-26. Care should be exercised to see that information called for on the inspection report is recorded on that form. Where instructions provide that the same information be entered on both the inspection report and Form FCI-26, the loss adjuster must enter the information on both forms.

C. Analysis and Filing of Forms FCI-26

These reports are an important source from which to obtain information for revising areas, adjusting coverages and premium rates, designating unclassified land, and determining ineligible producers. A careful analysis and review should be made of these forms each year prior to performing the actuarial work in a county.

1. A summary report of the type of farms being indemnified and the correlation between the adjusters evaluation of the farms inspected and the coverage and rate area of such farms should be submitted to the Washington Office by the Regional Underwriter upon completion of the actuarial work for a commodity each year. This report should show for each county the following information:

Number of Farms Evaluated as

Area	Outstanding	Average	Poor
1			
2			
3			
etc.			

The Underwriter shall determine by analysis of the FCI-26, showing the evaluation by the adjuster of the land productivity and risk and operator, in which catagory the farm belongs.

There should also be included in this report the number of farms changed to a different coverage and rate area or unclassified and number of producers made ineligible on the basis of the FCI-26 reports.

Form FCI-26 is for administrative use only and should at all times be handled in strict confidence and filed accordingly. All prepared Forms FCI-26 received in the State Office should be separated from the related loss forms upon completion of audit of such form and filed in separate county folders. At the end of the loss adjustment season for a commodity all county folders of Forms FCI-26 should be forwarded to the Regional Underwriting Office. Upon completion of the review and summarizing of these forms by the Regional Underwriter, any forms which contain no adverse or pertinent information may be destroyed. Any forms containing adverse or pertinent information shall be retained.

SECTION 4 - THE LIST OF INELIGIBLE PRODUCERS

A. Preparing the List of Ineligible Producers

The elimination of poor insurance risks is a continuing process. Throughout the year the State Director should maintain, on a current basis, a list of the names of all producers who would not be insurable risks as they are brought to his attention as a result of sales, inspections, acreage reports, loss and adjustments or premium collections. As a result of their underwriting work and reviewing of insurance experience Regional Underwriters will maintain a similar list of such producers. Names of insureds who are not good insurable risks may be obtained from information received on inspection reports, Adjuster's Reports (FCI-26) Forms FCI-25, or from numerous other sources. Where possible, the adjuster should be contacted to obtain the names of additional persons, including the names of producers who have not previously been insured who should be entered on these lists. Any producer who has collected an undue number of losses should also be included.

Each year before completing the actuarial work for a commodity, the names entered during the course of the year on these lists will be combined with the lists of persons whose names appeared on the List of Ineligible Producers for the previous year. The Regional Underwriter shall be responsible for the preparation of the List of Ineligible Producers. This list will be prepared in triplicate and shall be entitled, "List of Ineligible (crop) Producers for (crop year)." It shall be further identified by entering immediately below the title the name of the county and state. No names shall be removed from the list without approval of the Regional Underwriter. One copy of the list will be filed in the state office, one copy will be forwarded to the agent for filing in a separate folder in the county office and one copy will be filed in the regional underwriting office.

B. Analysis of Individual Insurance Experience

Regional Underwriters are not required to maintain the form entitled "Analysis of Individual Insurance Experience." However, as an aid to Regional Underwriters in preparing the "List of Ineligible Producers," a sample of the form entitled "Analysis of Individual Experience" is included in the appendix to this Manual. The Regional Underwriter may find it advantageous, each year before the actuarial work is undertaken in a county to complete an "Analysis of Individual Insurance Experience." The form should include any additional producers who should possibly be added to the List of Ineligible Producers.

PART VI - MAP OF CROP INSURANCE EXPERIENCE

In order to have a record of the location of insurance participation and losses, a Map of Crop Insurance Experience showing the approximate location of each unit on which an indemnity if paid shall be prepared for each county program except for tobacco each year. The Regional Underwriter shall arrange for the preparation of these maps in the manner he deems most efficient and economical. In the case of tobacco these maps shall be prepared only for counties where the Regional Underwriter feels they would be of sufficient value to warrant. Except for those cases where photo enlargements, photo indexes or where numerous sheets have been used for the Crop Insurance Map, a positive (white) photocopy of Form FCI-33 shall be used for this purpose.

In counties where a photocopy of the Form FCI-33 cannot be used for the experience map, an engineer's map, or any kind of outline map of the county showing major roads, streams, towns, etc. may be used. In such cases, the areas as established on the Form FCI-33 must be outlined on this map when practicable. (In some counties where a number of small areas have been delineated this may not be practicable.)

An "x" shall be entered on the Map of Crop Insurance Experience at the approximate location of each insurance unit. Where there is coding similar to an "x" or other appropriate symbol, and the number of units entered will be satisfactory.

In counties where at least 500 farms are insured, insurance units and the indemnified units may be plotted on a sample basis. In such cases the sample should be of sufficient size to portray adequately the insurance experience for the county. If a sample is used the same farms should be used in plotting indemnified and insured farms. Where the plotting is on a sample basis, the total number of insured farms in the county and the number included in the sample should be indicated in the margin of the Map of Crop Insurance Experience.

The map shall be labeled "Map of (crop) Crop Insurance Experience for (year)." For each unit upon which a loss is paid, the "x" or other appropriate symbol representing such unit shall be encircled. In cases where the farm operator's contract covers the interest of his sharecroppers, encircle the number of units having a loss. The original will be filed in the Regional Underwriters office. They shall be sent to the Branch Office for photocopying if copies are desired by the State or County Office.

PART VII - ACCUMULATING AND ANALYZING INSURANCE EXPERIENCE

There are numerous statistical data available for use in analyzing crop insurance experience. The bulk of the accumulated statistical data is made available to field personnel in either their original form or in the form of summaries prepared by the Washington Office Underwriting Division. If properly analyzed these data can be very helpful in explaining and administering the insurance program.

All accounting and statistical data are acquired and maintained by IBM equipment. Many cross tabulations are normally made of this data. If the need arises, special cross tabulation may also be made. Certain data is accumulated on a continuing basis of which a portion, as soon as it is available, is transmitted to the field. Listed below are the IBM tables which are furnished the Regional Underwriters:

<u>Table Number</u>	<u>Description</u>	<u>Items Shown On Table</u>	<u>Approximate Date Available</u>
1 E	Acreage Report Data broken down by practice, type for tobacco, area and level if provided.	No. of contracts in force. No. of contracts earning premium. No. of units earning premium. No. of "No Premium" contracts. Percent of "No Premium" contracts. Total premium. Total net acres.	2 weeks after billing.
1 F	Breakdown by practices of Acreage Report data for units covering more than one practice. All crops except multiple.	No. of units earning premiums. Total premiums. Total net acres. Total gross acres.	2 weeks after billing
1 G	Multiple crop only. Summary of insurance data broken down by practice, area, and insured commodity. (County summary only)	No. of farms Total net acres Maximum liability. No. of farms with deficit. Total net acres on deficit farms. Total deficit. Percent deficit net acres is of insured commodity total net acres. Percent deficit is of maximum liability.	June 1 following crop year

<u>Table Number</u>	<u>Description</u>	<u>Items Shown On Table</u>	<u>Approximate Date Available</u>
1	Summary of general insurance data broken down by practice, level of coverage, area, type for tobacco and number of crops for multiple.	No. of units earning premium. No. of units indemnified. Gross Acres. Net acres. Net acres indemnified. Total premium. Total indemnity.	April 1 following crop year for wheat, flax, beans and corn. June 1 following crop year for cotton tobacco & multiple.
Analysis Sheet 1	Summary by years of insurance experience for each county	Price Liability Total commodity premiums. Total dollar premiums. Total commodity indemnities Total dollar indemnities Cumulative balance Premium as % of liability Loss ratio	June 1
Analysis Sheet 2	Summary by years of participation experience for each county	Contracts in force Contracts earning premium Units earning premium Units indemnified Net acreage insured New acreage indemnified	June 1
Analysis Sheet 3	Summary by years of cause of damage	Indemnity by cause of damage	June 1
Analysis Sheet 4	Analysis of Insurance experience by rate and coverage areas, practice, level and type for tobacco	Level Area Acres for weighting Net acres insured Total indemnity Coverage per acre Premium rate per acre Loss per acre Loss ratio	June 1

APPENDIX

CODES FOR CAUSES OF DAMAGE

Code

- | | |
|----|----------------------------------|
| 01 | Drought |
| 02 | Hail |
| 03 | Flood |
| 05 | Excessive Moisture |
| 06 | Frost, Freeze, Snow, Winter-kill |
| 09 | Wind |
| 24 | Diseases |
| 39 | Insects |
| 51 | Fire |
| 54 | Poleburn |
| 55 | All others |

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ANALYSIS OF INDIVIDUAL INSURANCE EXPERIENCE

649

Country

